

Claims

We claim:

1 1. A computer-implemented method of rebalancing a portfolio of assets to achieve
2 optimality, the method comprising the steps of:

3 transmitting an alert message for alerting an imbalance status of a customer's portfolio,
4 and a list of recommended rebalancing transactions, to a customer;

5 receiving a single response of the customer to the transmitted alert message; and

6 automatically implementing the list of recommended rebalancing transactions based on
7 the received customer's response.

1 2. The computer implemented method of claim 1, wherein the transmitting step is
2 performed via a first customer-defined communications method.

1 3. The computer implemented method of claim 2, further comprising the step of:
2 automatically transmitting the alert message and the list of recommended rebalancing
3 transactions to the customer via a second customer-defined communications method if the step
4 of transmitting via the first communications method was not successfully executed.

1 4. The computer implemented method of claim 1, wherein, in the receiving step,
2 the customer's response constitutes performing a single action by the customer.

1 5. The computer implemented method of claim 4, wherein the single action
2 comprises one of the following: pressing a button, touching a portion of a screen, or speaking
3 a sound.

1 6. The computer implemented method of claim 1, further comprising the step of:
2 verifying the identify of the customer prior to the implementing step.

1 7. The computer implemented method of claim 1, wherein the verifying step is
2 performed automatically by a computer system.

1 8. The computer implemented method of claim 1, wherein, in the transmitting step,
2 the alert message is generated based on an alert level set by the customer.

1 9. The computer implemented method of claim 1, wherein the implementing step
2 includes the steps of:

3 generating execution instructions based on the list of recommended rebalancing
4 transactions; and

5 transmitting the execution instructions to an electronic trading system, whereby the list
6 of recommended rebalancing transactions are electronically executed.

1 10. The computer implemented method of claim 1, wherein, in the receiving step,
2 the customer's response is contained in a return e-mail from the customer, wherein the return
3 e-mail includes a transaction number identifying the list of recommended rebalancing
4 transactions.

1 11. The computer implemented method of claim 1, wherein, in the receiving step,
2 the customer's response is received on paper, wherein the paper includes an optical code for
3 retrieving the list of recommended rebalancing transactions, and verification information for
4 verifying the identity of the customer.

1 12. The computer implemented method of claim 1, wherein, in the receiving step,
2 the customer's response is received as a voice sound, wherein the voice sound is recognized
3 using a voice recognition device.

1 13. The computer implemented method of claim 1, wherein, in the receiving step,
2 the customer's response is received through a wireless communications network.

1 14. The computer implemented method of claim 1, wherein, in the receiving step,
2 the customer's response is received from a financial Kiosk.

1 15. The computer implemented method of claim 1, wherein, in the receiving step,
2 the customer's response is received from a computer of the customer using a financial program
3 installed on the computer.

1 16. A computer-implemented system of rebalancing a portfolio of assets to achieve
2 optimality, the system comprising:

3 a first unit for determining an imbalance status of a customer's portfolio and preparing
4 an alert message to alert the customer and a list of recommended rebalancing transactions that
5 optimizes the portfolio; and

6 a second unit for transmitting the alert message and the list of recommended rebalancing
7 transactions to the customer, receiving a single response of the customer to the transmitted alert
8 message, and automatically implementing the list of recommended rebalancing transactions based
9 on the received customer's response.

1 17. The computer implemented system of claim 16, wherein the second unit transmits
2 the alert message and the list of recommended rebalancing transactions via a first customer-
3 defined communications method.

1 18. The computer implemented system of claim 17, wherein the second unit
2 automatically transmits the alert message and the list of recommended rebalancing transactions
3 to the customer via a second customer-defined communications method if the second unit detects
4 that the transmission via the first communications method was not successfully executed.

1 19. The computer implemented system of claim 16, wherein the customer's response
2 constitutes performing a single action by the customer.

1 20. The computer implemented system of claim 19, wherein the single action
2 comprises one of the following: pressing a button, touching a portion of a screen, or speaking
3 a sound.

1 21. The computer implemented system of claim 16, wherein the second unit verifies
2 the identify of the customer prior to implementing the list of recommenced rebalancing
3 transactions.

1 22. The computer implemented system of claim 16, wherein, to implement the list
2 of recommended rebalancing transactions, the second unit generates execution instructions based
3 on the list of recommended rebalancing transactions; and transmits the execution instructions to
4 an electronic trading system, whereby the list of recommended rebalancing transactions are
5 electronically executed.

1 23. The computer implemented system of claim 16, wherein the second unit receives,
2 as the customer's response, a return e-mail from the customer, wherein the return e-mail
3 includes a transaction number identifying the list of recommended rebalancing transactions.

1 24. The computer implemented system of claim 16, wherein the second unit receives,
2 as the customer's response, an optical code for retrieving the list of recommended rebalancing
3 transactions, and verification information for verifying the identity of the customer.

1 25. The computer implemented system of claim 16, wherein the second unit receives,
2 as the customer's response, voice sounds which are recognized using a voice recognition device.

1 26. The computer implemented system of claim 16, wherein the second unit receives
2 the customer's response through a wireless communications network.

1 27. The computer implemented system of claim 16, wherein the second unit receives
2 the customer's response from a financial Kiosk.

1 28. The computer implemented system of claim 16, wherein the second unit receives
2 the customer's response which is transmitted from a computer of the customer using a financial
3 program installed on the computer.

1 29. A computer-implemented method of addressing a certain status of an item, the
2 method comprising the steps of:
3 monitoring a current status of the item based on user-defined parameters;
4 automatically triggering transmission of an alert message to a user based on the user-
5 defined parameters if the current status of the item has shifted to a second status;
6 receiving a single response of the user to the alert message; and
7 automatically performing a plurality of predetermined actions in response to the single
8 response from the user.

1 30. The computer implemented method of claim 29, wherein, in the triggering step,
2 a list of the predetermined actions is transmitted to the user along with the alert message.

1 31. The computer implemented method of claim 29, wherein the item involves a
2 portfolio of assets, and the performing step optimizes the portfolio.